

**Appl. No.** : **09/737,168**  
**Filed** : **December 13, 2000**

## **REMARKS**

Claims 1-24 are presented for examination. Applicant respectfully requests reconsideration of the aforementioned application based on the comments provided below.

### Discussion of Rejection under 35 U.S.C. § 102

The Examiner rejected claims 1-24 under 35 U.S.C. § 102(e) as being anticipated over U.S. Patent Publication No. 2001/0039516 issued to Bennett et al. (“Bennett”).

Applicant’s claims relate to an electronic vehicle loan approval system and method for submitting loan applications and thereafter ranking, or ordering, approved loans based on the revenue that each loan would generate for an automobile dealership. This type of system allows an automobile dealer to take loan information from a customer and thereafter determine the value of each approved loan for that customer as it pertains to the revenue the loan would bring to the dealership. By ranking the approved loans by their value to the dealership, the vehicle salesman can rapidly determine which loan is most advantageous for the dealership.

The Examiner argues that Bennett describes an electronic vehicle loan approval system that anticipates Claims 1-24. Applicant respectfully disagrees.

Bennett discloses an online loan approval system for a customer to determine if a customer is pre-approved to obtain financing for a particular product. For example, paragraph 0039 describes processing special interest rates which apply to products, such as an automobile, when a loan application is considered. However, there is no description of a system which includes an ordering module comprising computer readable instructions for *ranking loan approvals based on the value of each approved loan to the vehicle dealership* and creating a list of approved loans as cited in Claims 1-24. As described above, there is no vehicle dealership in the Bennett system, and thus there would be no ordering module for ranking approved loans based on their value to a vehicle dealership. The Examiner points to paragraphs 0119 and 0123 to support the rejection. However, these paragraphs only state that “loan information is constructed/ordered and displayed to a buyer”. These passages do not teach ranking loan approvals based on the value of each approved loan to a vehicle dealership. For this reason, Bennett does not teach each and every element of Claims 1-24.

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With regard to Claims 8-15, the Examiner argues that Bennett teaches that upon receiving a denial of a loan application from a bank, a second vehicle is selected from an inventory of vehicles. However, the Examiner points to no paragraph of Bennett to support this statement. In fact, Bennett does not teach such a process since Bennett is designed to be a pre-approved shopping system, and not a method or system for determining the most advantageous loan application for a vehicle dealership as recited in Claims 8-15. The Examiner points to Figure 13 to support the argument that Bennett teaches ranking approved loans based on the revenue that each of the approved loans would generate for the dealership. However, as pointed out by the Examiner, this passage only teaches that the best loan for a *buyer* is calculated. This in no way teaches a method of calculating the most valuable loan for a vehicle dealership. For this reason, Bennett does not teach each and every element of Claims 8-15.

Because the prior art does not explicitly or inherently teach all of the limitations of each independent claim, Bennett cannot anticipate Claims 1-24. Accordingly, Applicant respectfully requests withdrawal of these rejections and allowance of the pending claims.

### **CONCLUSION**

In view of the foregoing remarks, Applicant respectfully submits that the present application is in condition for allowance. Should the Examiner have any remaining concerns, which might prevent the prompt allowance of the application, the Examiner is respectfully invited to contact the undersigned at the telephone number appearing below.

Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

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